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Congress of the United States

House of Representatives

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Committee On Appropriations
Chairman, Subcommittee on Labor, Health
and Human Services, Education,
and Related Agencies
Defense Subcommittee
State, Foreign Operations,
and Related Agencies Subcommittee

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Administrator Craig Fugate
Office of the Director
Federal Emergency Management Agency
500 C Street S.W.
Washington, D.C. 20472

Dear Administrator Fugate:

I am writing to request a status update on the implementation of the Homeowners Flood Insurance Affordability Act (HFIAA). While the recent Federal Emergency Management Agency (FEMA) bulletin, FEMA #14014, is a step in the right direction, I have received complaints from homeowners and the real estate industry over the scarcity of information.

The importance of implementing HFIAA in a timely manner cannot be overstated. At the FEMA appropriations hearing on March 26, 2014, I asked about FEMA's priorities in regards to HFIAA's implementation. In response, you stated that FEMA's top three priorities were reimbursing those who already paid the increased Biggert-Waters 12 (BW12) rates, stopping the BW12 premium increase schedule, and creating new Flood Insurance Risk Maps (FIRMs). As part of this status update please address these specific items:

- 1) What is the timeframe for reimbursing those who had already paid the increased Biggert-Waters 12 (BW12) rates and are due for a retroactive refund?
- 2) What are the obstacles to FEMA identifying property owners who have paid these increased rates and are waiting on a refund?
- 3) Although, under HFIAA, it is against the law for premiums to increase upon what was known as a triggering event, the lack of a clear plan to prevent increases creates exactly the type of uncertainty in real estate markets that the law was designed to stop. What is FEMA's plan for stopping the BW12 premium increase schedule and reverting all applicable NFIP policies to pre-BW12 rates?
- 4) As homeowners are still being quoted the wrong prices and many insurance companies are unsure how to incorporate HFIAA changes into current National Flood Insurance Program (NFIP) policies, how is FEMA communicating instructions to insurance companies on how to carry out HFIAA-related changes to NFIP?

- 5) What is FEMA's general plan for creating the new Flood Insurance Risk Maps (FIRMs) that are due out in 2018? Is FEMA coordinating with NOAA, which has substantial expertise and data regarding coastal flood zones?
- 6) To assure Congress and the public that their concerns will be duly considered in the remapping process, please outline how FEMA plans to incorporate public feedback and input, especially in regards to the use of historical flood data on a region by region basis.
- 7) In what stage is the Affordability Study and how it is being used to evaluate the new maps?

Thank you for your consideration and attention to these concerns. As part of my continued vigilance over the implementation of HFIAA, I will be requesting monthly updates on FEMA's progress and the status of NFIP reforms.

Sincerely,



Jack Kingston
Member of Congress